Filing Company: Arkansas Blue Cross and Blue Shield State Tracking Number:

Company Tracking Number: 24-2466 4/12

TOI: H10G Group Health - Dental Sub-TOI: H10G.000 Health - Dental

Product Name: Amendment

Project Name/Number: Special Amendment/23-2466 4/12

Filing at a Glance

Company: Arkansas Blue Cross and Blue Shield

Product Name: Amendment SERFF Tr Num: ARBB-128276818 State: Arkansas TOI: H10G Group Health - Dental SERFF Status: Closed-Approved- State Tr Num:

Closed

Sub-TOI: H10G.000 Health - Dental Co Tr Num: 24-2466 4/12 State Status: Approved-Closed

Filing Type: Form Reviewer(s): Rosalind Minor Disposition Date: 04/17/2012

Authors: Christi Kittler, Yvonne

McNaughton, Frank Sewall, Rita

Thatcher, Evelyn Laney

Date Submitted: 04/17/2012 Disposition Status: Approved-

Closed

Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: Special Amendment Status of Filing in Domicile: Pending

Project Number: 23-2466 4/12 Date Approved in Domicile:

Requested Filing Mode: Review & Approval Domicile Status Comments: Arkansas is state

of domicile.

Explanation for Combination/Other: Market Type: Group

Submission Type: New Submission Group Market Size: Small and Large

Group Market Type: Employer Overall Rate Impact:

Filing Status Changed: 04/17/2012

State Status Changed: 04/17/2012 Deemer Date:

Created By: Evelyn Laney Submitted By: Evelyn Laney

Corresponding Filing Tracking Number:

Filing Description:

Attached please find form 23-2644 4/12 for your review and approval if indicated.

This amendment changes the Grace Period from thirty (30) days to forty-five (45) days in the dental group master policy. This amendment was created specifically for Arkansas State University dental group but may be used for any group with this same requirement.

Also attached is a Flesch Reading Ease score certification signed by an officer of the company as required by Arkansas Code Annotated §23-80-206(d).

Filing Company: Arkansas Blue Cross and Blue Shield State Tracking Number:

Company Tracking Number: 24-2466 4/12

TOI: H10G Group Health - Dental Sub-TOI: H10G.000 Health - Dental

Product Name: Amendment

Project Name/Number: Special Amendment/23-2466 4/12

I certify that the submission meets the provisions of Arkansas Insurance Department Rule & Regulation 19. I further certify that the Life and Health Guaranty Association Notices required by Arkansas Insurance Department Rule & Regulation 49 and the consumer information notice required by Arkansas Code Annotated §23-79-138 are incorporated in the certificates to which this amendment will be attached.

Please feel free to contact me at 378-2165 with any questions you may have.

State Narrative:

Company and Contact

Filing Contact Information

Evelyn Laney, Senior Compliance Analyst exlaney@arkbluecross.com
320 West Capitol, Ste 211 501-378-2165 [Phone]
Little Rock, AR 72201 501-378-2975 [FAX]

Filing Company Information

Arkansas Blue Cross and Blue Shield CoCode: 83470 State of Domicile: Arkansas

601 S. Gaines Street Group Code: Company Type:

Little Rock, AR 72201 Group Name: State ID Number: N/A

(501) 378-2967 ext. [Phone] FEIN Number: 71-0226428

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation: \$50.00
Per Company: No

COMPANY AMOUNT DATE PROCESSED TRANSACTION #

Arkansas Blue Cross and Blue Shield \$50.00 04/17/2012 58050879

Filing Company: Arkansas Blue Cross and Blue Shield State Tracking Number:

Company Tracking Number: 24-2466 4/12

TOI: H10G Group Health - Dental Sub-TOI: H10G.000 Health - Dental

Product Name: Amendment

Project Name/Number: Special Amendment/23-2466 4/12

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted	
Approved- Closed	Rosalind Minor	04/17/2012	04/17/2012	

Filing Company: Arkansas Blue Cross and Blue Shield State Tracking Number:

Company Tracking Number: 24-2466 4/12

TOI: H10G Group Health - Dental Sub-TOI: H10G.000 Health - Dental

Product Name: Amendment

Project Name/Number: Special Amendment/23-2466 4/12

Disposition

Disposition Date: 04/17/2012

Implementation Date: Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

Filing Company: Arkansas Blue Cross and Blue Shield State Tracking Number:

Company Tracking Number: 24-2466 4/12

TOI: H10G Group Health - Dental Sub-TOI: H10G.000 Health - Dental

Product Name: Amendment

Project Name/Number: Special Amendment/23-2466 4/12

Schedule Item Schedule Item Status Public Access

Supporting DocumentFlesch CertificationApproved-ClosedYesSupporting DocumentApplicationApproved-ClosedYesFormAmendmentApproved-ClosedYes

Filing Company: Arkansas Blue Cross and Blue Shield State Tracking Number:

Company Tracking Number: 24-2466 4/12

TOI: H10G Group Health - Dental Sub-TOI: H10G.000 Health - Dental

Product Name: Amendment

Project Name/Number: Special Amendment/23-2466 4/12

Form Schedule

Lead Form Number: 24-2466 4/12

Schedule	Form	Form Type Form Name	Action	Action Specific	Readability	Attachment
Item	Number			Data		
Status						
Approved-	24-2466	Certificate Amendment	Initial		52.700	23-2644 4-12
Closed	4/12	Amendmen				Dental GMC
04/17/2012	2	t, Insert				Amendment.p
		Page,				df
		Endorseme				
		nt or Rider				



AMENDMENT TO THE ARKANSAS BLUE CROSS AND BLUE SHIELD DENTAL GROUP MASTER CONTRACTS

AMENDMENT NO. 2644 FORTY FIVE (45) DAY GRACE PERIOD Form No. GMC-10

DEFINITIONS, "Grace Period" is hereby amended to read as follows.

<u>Grace Period</u> means the period of 45 consecutive days beginning with any premium due date after the first which shall be allowed for payment of premium.

GENERAL PROVISIONS, "Grace Period" is hereby amended to read as follows.

Grace Period

Any premium for this insurance which is not paid on or before the date it becomes due is in default. After the first premium payment, the Policyholder shall be allowed a 45 days Grace Period. During the Grace Period, there is no interest charge. Although the insurance shall remain in force during the Grace Period, the Company shall have the right to delay the processing of claims for services received by Covered Persons during the Grace Period, pending the payment of the premium due.

This Amendment becomes a part of the Dental Group Policy. All other provisions of the Dental Group Policy remain in full force and effect.

P. Mark White, President and Chief Executive Officer

P. Mark White

ARKANSAS BLUE CROSS AND BLUE SHIELD 601 S. Gaines Street Little Rock, Arkansas 72201

Filing Company: Arkansas Blue Cross and Blue Shield State Tracking Number:

Company Tracking Number: 24-2466 4/12

TOI: H10G Group Health - Dental Sub-TOI: H10G.000 Health - Dental

Product Name: Amendment

Project Name/Number: Special Amendment/23-2466 4/12

Supporting Document Schedules

Item Status: Status

Date:

Satisfied - Item: Flesch Certification Approved-Closed 04/17/2012

Comments: Attachment:

Flesch Certification Form 23-2644 4-12.pdf

Item Status: Status

Date:

Bypassed - Item: Application Approved-Closed 04/17/2012

Bypass Reason: Not required.

Comments:



RE:

Arkansas Blue Cross and Blue Shield Amendment Nos. 23-2644 4/12

FLESCH READING EASE CERTIFICATION

This is to certify that the above referenced document has achieved a Flesch Reading Ease Score average of 52.7 and complies with the requirements of A.C.A. §23-80-201 et. seq., cited as the Life and Disability Insurance Policy Language Simplification Act.

Le Dolous
Name
Vice President
Title
April 17, 2012
Date